

Safeguard your world. The important things that make up your world are what you work for – a good life for yourself and your family, education for your children, a sense of self-worth that comes from doing a job well. What would happen if you couldn't work because of a lengthy illness or a serious injury? After your sick time benefits are used up, would you have money coming in to pay the bills? Or, would you have to use the money you've set aside for your children's education or your retirement?

Long Term Disability (LTD) insurance from The Hartford can help you safeguard your financial security. If you enroll in this program and are unable to work for 90 days because of an illness or injury, you will receive benefits, as long as you meet the definition of disability. That money would replace some of your income while you are unable to work full or part time. The benefits from The Hartford's (LTD) program go beyond money. Disability specialists will work with you, your doctor and your employer to find ways to help you get back to work – and back to a normal productive life.

Disabilities are costly – physically, emotionally, mentally and financially. And the threat of disability is very real. Consider these facts*:

- Income lost through disability is two times as great as auto accidents, and three times as great as fire losses*.
- a 38 year old person has a 50% chance of being unable to work for more than three months, before he or she turns 65**.

* John Hewitt Associates Disability Fact Book 2003/2004 edition, page 14.

** Society of Actuaries (SOA) Money Magazine Apr 2000

WHY DO I NEED COVERAGE?

Disabilities often require time away from work during recuperation. While you are disabled employers are not required to pay your salary. Yet the bills for mortgage or rent, groceries, utilities, car payments, insurance, credit cards will continue.

Take a moment and consider how much you need to spend on the following each month:

- *Mortgage or rent*
- *Car payments*
- *Credit card bills*
- *Food, utilities, clothing and entertainment*
- *Tuition, day care or child support*
- *Any other regular monthly expense*

WHAT IS THE BENEFIT?

You can protect 50% of your monthly base salary to a maximum of \$10,000.

$$\frac{\text{Base Salary}}{\text{Maximum Benefit}} \times .50 =$$

THE SOLUTION:

LONG TERM DISABILITY INSURANCE FROM THE HARTFORD

Long Term Disability coverage can help. Just think of it as replacement for your income. If you become disabled, and qualify for benefits, LTD coverage will pay you up to 50% of your monthly base salary tax free to a maximum of \$10,000 per month. There is a minimum benefit of \$100 per month.

ELIGIBILITY

Active full-time Commonwealth of Massachusetts employee's, or half-time employee working a minimum of 18 ¾ hours in a 37 ½ hour week or 20 hours in a 40 hour week.

HOW MUCH DOES COVERAGE COST?

The GIC's Long Term Disability Program is very affordable. Follow the instructions below to calculate your monthly premium:

- Your premium will be adjusted when there is a change in your age and/or salary.
- Premiums are conveniently paid through payroll deduction, with after-tax dollars.

Age	Monthly Premium Per \$100 of Monthly Earnings
Under 20	\$0.10
0-24	\$0.10
25-29	\$0.12
30-34	\$0.16
35-39	\$0.21
40-44	\$0.39
45-49	\$0.58
50-54	\$0.81
55-59	\$1.02
60-64	\$0.92
65-69	\$0.43
70 +	\$0.24

Rates Guaranteed until June 30, 2005

Calculate Premium as follows:

Step One – Calculate premium subtotal

$$\frac{\text{Annual Salary}}{\text{Subtotal}} \text{ Divide by } 1200 =$$

Step Two – Round to the nearest hundredth

Step Three – Calculate your monthly premium

$$\frac{\text{Subtotal}}{\text{Rate}} \times = \text{Monthly Premium}$$

LOW COST COVERAGE YOU CAN COUNT ON

The Hartford is one of the nation's leading insurance carriers, with a 50-year history of providing dependable group benefits. Our knowledgeable, caring employees focus on abilities – not limitations – to help employees with disabilities return to active, productive lives whenever possible.

HOW DO I ENROLL?

You may enroll if you are a new hire within 31 days from your start date without providing proof of good health. You may apply anytime during the year with proof of good health by completing the GIC's Form-1. The Hartford will then send you a Group Disability Proof/Evidence of Insurability Application to complete and return.

HOW LONG ARE BENEFITS PAID IF I AM DISABLED?

Benefits will be paid until you are no longer considered disabled, or until you reach the maximum payable period below:

Age at Disability	Duration of Payments
Under age 61	to age 65
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69+	1 year

WHEN DOES COVERAGE END?

Your coverage ends if you do not pay your premium, you leave employment with the Commonwealth, or are no longer eligible due to a change of employment status.

ADDITIONAL BENEFITS AND SERVICES

Recurrent Disability

If you return to work and become disabled again due to the same sickness or injury within six months, you will not have to satisfy a new waiting period.

Waiver of Premium

If you become totally disabled and are receiving benefits under the policy, premiums are waived. Keep in mind, that premiums are required during the 90-day elimination period.

Work Incentive Benefit

For up to 24 months after you return to work, your disability benefits plus your salary may equal 100% of your pre-disability earnings.

Survivor Benefit

If you were to die after satisfying the 90-day elimination period or after receiving a disability benefit, a benefit is paid for three months to your beneficiary in the same amount that was being paid to you at the time of death.

Worksite Modification

Should you become disabled, The Hartford will work with your agency and your treating physician to identify potential modifications that will likely help you remain at work or return to work.

Social Security Assistance

When necessary, The Hartford will provide an advocate to help you apply for and secure Social Security disability benefits.

The Hartford will then coordinate benefits with Social Security payments. The maximum amount payable to you in disability payments will be reduced by your family's Social Security benefit.

IS THERE A BENEFIT FOR MENTAL HEALTH DISABILITY?

Benefits are payable for twelve months or for as long as the insured:

- Is confined to a hospital or other licensed facility or
- Receives psychiatric residential treatment or partial hospital or day treatment for at least five (5) hours per day and at least four (4) days per week.

ARE THERE ANY EXCLUSIONS IF I FILE A CLAIM?

If you have not been covered by the GIC's LTD Plan for twenty-four (24) consecutive months, a pre-existing condition limitation applies. If you have a condition for which medical treatment or advice was given in the twelve (12) months prior to your effective date of insurance, that condition is considered pre-existing and will be excluded. A condition will not be considered pre-existing if it causes a disability that begins after you have been covered under the policy for 24 consecutive months.

Long Term Disability (LTD) benefits are not payable for disabilities resulting from war, suicide, felony or while incarcerated.

HOW IS A DISABILITY DEFINED?

Total disability is not required during the elimination period to become eligible for benefits. The Hartford uses a dual definition of disability.

You are considered disabled and eligible for benefits if either of the two qualifiers is met:

Occupation Qualifier

During the first 24 months you are unable to perform the material and substantial duties of your regular occupation due to a disability. After 24 months the occupation qualifier is fulfilled if you continue to be unable to perform any occupation for which you are qualified by education, training or experience.

OR

Earnings Qualifier

The earnings qualifier is satisfied if you are working in an occupation, approved by The Hartford, for which you are qualified by education, training or experience, but are unable to earn more than 80% of your pre-disability earnings due to an injury or sickness.

Any questions please call toll free 1-866-847-6343 or visit www.maemployeesltd.com

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Commonwealth of Massachusetts
Group Insurance Commission

Employees' Long Term Disability Insurance (LTD)

